

Information to identify the case:

Debtor 1	<u>Reginald T Ballard</u>	Social Security number or ITIN	xxx-xx-5326
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda E Lovingham-Ballard</u>	Social Security number or ITIN	xxx-xx-9326
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-30073-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Reginald T Ballard

Linda E Lovingham-Ballard

12/3/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Reginald T Ballard
Linda E Lovingham-Ballard
Debtors

Case No. 16-30073-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Dec 03, 2021

Form ID: 3180W

Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Reginald T Ballard, Linda E Lovingham-Ballard, 101 Savannah Circle, Egg Harbor Township, NJ 08234-6003
aty	#+ Thomas Flynn, Flynn & Associates PC, 2091 Springdale Road, Suite 2, Cherry Hill, NJ 08003-4005
cr	+ Financial Health Services, LLC, c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034 UNITED STATES 08034-1511
cr	+ QUICKEN LOANS INC., Stern & Eisenberg, 1581 Main Street, Suite 200, Suite 200 Warrington, PA 18976-3403
cr	+ Quicken Loans, LLC formerly known as (FKA) Quicken, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516455565	+ American Express, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
516455568	+ Betty Tauber, 1-3 Cottage St., Worcester, MA 01609-2399
516455575	+ Chris Malinowski dba, C&L Contracting, 119 Old N. Woodstock Road, Southbridge, MA 01550-2835
516455576	+ Cliff's at Peace Canyon, P.O. Box 350547, Fort Lauderdale, FL 33335-0547
516455578	+ Dilson Caba, 1-3 Cottage St, Worcester, MA 01609-2399
516455579	+ Encore Receivable Management, Inc., 400 N. Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330
516455580	+ Equiant Financial Services, 4343 N. Scottsdale, Scottsdale, AZ 85251-3343
516455581	+ Financial Health Services, c/o Saldutti Law Group, 800 N. Kings Highway, Ste 300, Cherry Hill, NJ 08034-1511
516455583	+ Fox Hills Owners Association, 250 West Church Street, Mishicot, WI 54228-9788
516490614	+ Fox Hills Owners Association, Attorney John F. Mayers, Nash Law Firm, 1425 Memorial Drive, Manitowoc, WI 54220-6707
516455584	+ Guardian Protection Services, 174 Thorn Hill Rd., Warrendale, PA 15086-7528
516455586	+ Home Depot Loan Services, P.O. Box 530584, Atlanta, GA 30353-0584
516455587	+ Jane Varas, 101 Svannah Circle, Egg Harbor Township, NJ 08234-6003
516455588	+ John Francis Mayer, 1425 Memorial Dr., Manitowoc, WI 54220-6707
516455589	+ Joseph Allegretto, P.O. Box 353, Absecon, NJ 08201-0353
516455591	+ Management Services Inc., P.O. Box 1099, Langhorne, PA 19047-6099
516455595	+ Mitra Youseff, 1-3 Cottage St., Worcester, MA 01609-2399
516455596	+ Monterey Collections, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
516509533	+ NJ Class, PO Box 548, Trenton, NJ 08625-0548
516455598	+ NJ HEAA, 4 Quakenbridge Plaza, Trenton, NJ 08619-1241
516676890	+ New Penn Financial LLC dba Shellpoint Mortgage Ser, c/o Shellpoint Mortgage Servicing, PO BOX 10826, Greenville SC 29603-0826
516455599	+ Northstar Location Services LLC, 4285 Genesee St., Buffalo, NY 14225-1943
516455601	+++ Peppertree by the Sea, 305 South Ocean Blvd, North Myrtle Beach SC 29582-3203
516455602	+ Phillips & Cohen Asso., P.O. Box 5790, Hauppauge, NY 11788-0164
516455603	+ Phillips Cohen Associates, Ltd., Mail Stop: 876, 1004 Justison Street, Wilmington, DE 19801-5148
516455605	+ Plantation Resort, 1250 Highway 17 North, Myrtle Beach, SC 29575-6006
516455606	+ Quicken Loans, 105 Woodward Ave., Detroit, MI 48226
516455607	+ Robert Ballard, 2204 Steffanie Ct., Kissimmee, FL 34746-3717
516455608	+ Roger Ballard, 8 Winners Ct., Egg Harbor Township, NJ 08234-6709
516455609	+ Ron Ostertag, 1-3 Cottage St, Worcester, MA 01609-2399
516455610	+ Shellpoint Mortgage Servicing, P.O. Box 740039, Cincinnati, OH 45274-0039
516455611	+ SilverScript Insurance Company, P.O. Box 504849, Saint Louis, MO 63150-4849
516455613	+ State of NJ Dept of Labor and Workforce, P.O. Box 951, Trenton, NJ 08625-0951

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Dec 03, 2021

Form ID: 3180W

Total Noticed: 67

518188764 + Villas at Fortune Place, PO Box 730119, Ormond Beach, FL 32173-0119

TOTAL: 39

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 03 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516455566	+ EDI: ARSN.COM	Dec 04 2021 01:33:00	ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
516455567	+ EDI: TSYS2	Dec 04 2021 01:33:00	Barclay Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
516455577	Email/Text: customercareus@creditcorpsolutionsinc.com	Dec 03 2021 20:35:00	Credit Corp Solutions INC, 180 Election Road, Suite 200, Draper, UT 84020
516455569	EDI: CAPITALONE.COM	Dec 04 2021 01:33:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516455573	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2021 20:35:13	Carson Smithfield, P.O. Box 9216, Old Bethpage, NY 11804-9016
516455574	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2021 20:35:21	Carson Smithfird, P.O. Box 9216, Old Bethpage, NY 11804-9016
516455582	EDI: FORD.COM	Dec 04 2021 01:33:00	Ford Credit, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962
516468996	EDI: FORD.COM	Dec 04 2021 01:33:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
516455585	+ EDI: CITICORP.COM	Dec 04 2021 01:33:00	Home Depot Credit Services, Dept 32 - 2131072096, P.O. Box 9001030, Louisville, KY 40290-1030
516455590	Email/Text: camanagement@mtb.com	Dec 03 2021 20:36:00	M&T Bank, P.O. Box 62082, Baltimore, MD 21264
516586410	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2021 20:35:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516630658	+ EDI: MID8.COM	Dec 04 2021 01:33:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516455592	+ Email/Text: bknotices@mbandw.com	Dec 03 2021 20:36:00	McCarthy Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807
516455593	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 03 2021 20:35:13	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
516455594	+ EDI: MID8.COM	Dec 04 2021 01:33:00	Midland Credit Management, Inc., P.O. Box 60578, Los Angeles, CA 90060-0578
516455597	+ EDI: NESF.COM	Dec 04 2021 01:33:00	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
516692172	EDI: PRA.COM	Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516671530	EDI: PRA.COM	Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
516671384	EDI: PRA.COM	Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
516455604	+ Email/Text: bankruptcy@pinnaclerecovery.com	Dec 03 2021 20:37:00	Pinnacle Recovery, Inc., P.O. Box 130848,

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Dec 03, 2021

Form ID: 3180W

Total Noticed: 67

516512505	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 03 2021 20:36:00	Carlsbad, CA 92013-0848 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516455612	+ Email/Text: kareng@spinnakerresorts.com	Dec 03 2021 20:36:00	Southwind Management Corporation, P.O. Box 6685, Hilton Head Island, SC 29938-6685
516625861	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516455614	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Synchrony Bank, ATTN: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
517374284	EDI: ECAST.COM	Dec 04 2021 01:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517374285	EDI: ECAST.COM	Dec 04 2021 01:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516455570	*	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516455571	*	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516455572	*	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
516455600	*+	Northstar Location Services, LLC, 4285 Genesee St., Buffalo, NY 14225-1943
516455615	*+	Synchrony Bank, ATTN: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
516455616	*+	Synchrony Bank, ATTN: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
516455617	*+	Synchrony Bank, ATTN: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
516455618	##+	Yuri Tutka, South Jersey Home Improvements, 143 South Zurich Ave., Egg Harbor City, NJ 08215-3539

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Dec 03, 2021

Form ID: 3180W

Total Noticed: 67

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Robert L. Saldutti

on behalf of Creditor Financial Health Services LLC rsaldutti@saldutticollect.com,
lmarciano@saldutticollect.com;kcollins@slgcollect.com

Steven P. Kelly

on behalf of Creditor QUICKEN LOANS INC. skelly@sterneisenberg.com bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Quicken Loans LLC formerly known as (FKA) Quicken Loans Inc. skelly@sterneisenberg.com,
bkecf@sterneisenberg.com

Thomas E. Dowey

on behalf of Joint Debtor Linda E Lovingham-Ballard tdesquire@hotmail.com

Thomas E. Dowey

on behalf of Debtor Reginald T Ballard tdesquire@hotmail.com

TOTAL: 9